

# Insurance Facts for Missourians with Special Health Needs

Individuals with special health needs have different requirements when searching for an insurance plan to meet their unique needs. This fact sheet has been developed to aid in that search.

## **Adequate insurance for special needs individuals should contain the following components:**

- Basic medical services including physician services, preventive exams, immunizations, inpatient, outpatient, and emergency room services, and prescription drug benefits.
- Behavioral health services, (e.g. mental health services or counseling.)
- Therapies (physical, occupational, and speech).
- Hearing and vision services.
- Affordable benefits package, (e.g. co-pays, premiums, deductibles, etc..)
- Case management or service coordination.

## **For more information regarding insurance companies offering insurance to individuals with special needs contact:**

Department of Insurance at 800/726-7390 or 573/751-2640 or at [www.insurance.mo.gov](http://www.insurance.mo.gov).

Please have individual's name, address, date of birth, diagnosis, and current insurance information before calling Department of Insurance.

## **Helpful websites:**

Medicaid: [www.dss.mo.gov/pr\\_family.htm](http://www.dss.mo.gov/pr_family.htm)

MC+ Healthcare providers by region: [www.dss.mo.gov/mcplus/hregions.htm](http://www.dss.mo.gov/mcplus/hregions.htm)

Programs & Services—Healthcare: [www.dss.mo.gov/pr\\_health.htm](http://www.dss.mo.gov/pr_health.htm)

Medical Assistance for Families (MAF): [www.dss.mo.gov/fsd/maf.htm](http://www.dss.mo.gov/fsd/maf.htm)

SHCN Family Partnership: [www.dhss.mo.gov/FamilyPartnership](http://www.dhss.mo.gov/FamilyPartnership)

Medical Assistance for Workers with Disabilities (MAWD): [www.mosilc.org/PASManual/MAWD.pdf](http://www.mosilc.org/PASManual/MAWD.pdf)

Special Health Care Needs  
PO Box 570  
Jefferson City, MO 65102-0570

Phone: 573-751-6246  
Toll free: 800-451-0669  
[www.dhss.mo.gov/FamilyPartnership/FAQs.html](http://www.dhss.mo.gov/FamilyPartnership/FAQs.html)  
[www.dhss.mo.gov/SHCN/Publications.html](http://www.dhss.mo.gov/SHCN/Publications.html)